

-13



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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/749,595	12/28/2000	Ravi Ganesan	3350-67

CONFIRMATION NO. 4823

FORMALITIES LETTER



OC000000005757323

LALOS & KEEGAN
Fifth Floor
1146 Nineteenth Street, N.W.
Washington, DC 20006-3404

Date Mailed: 02/12/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.

Applicant must submit \$ 710 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).

05/18/2001 WABRHAM1 00000054 09749595

- Total additional claim fee(s) for this application is \$582.

01 FC:101	710.00 OP
02 FC:103	342.00 OP
03 FC:102	240.00 OP
04 FC:105	130.00 OP

 - \$342 for 19 total claims over 20.
 - \$240 for 3 independent claims over 3.

- The oath or declaration is missing.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.

- The balance due by applicant is \$ 1422.

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at

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least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);

A copy of this notice MUST be returned with the reply.



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART I - ATTORNEY/APPLICANT COPY



Docket No.: 3350-67
Client No.: Risk Processing

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Re Application of
Ganesan et al.

:
: Art Unit: 2164
:
: Examiner: Unassigned
:

Serial No: 09/749,595

Filed: December 28, 2000

For: ELECTRONIC PAYMENT RISK PROCESSING

RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231

I hereby certify that this paper or fee is
being deposited with the U.S. Postal Service
as First Class Mail addressed to Assistant
Commissioner for Patents, Washington, D.C.
20231

on

Signature

Sir:

In response to the Notice of Missing Parts of Application
dated February 23, 2001, submitted herewith are the following
documents for filing in the above-referenced application:

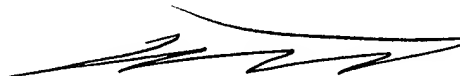
1. Declaration, Power of Attorney
2. Statutory Basic filing fee of \$710.00
3. Non-small Entity fee of \$130.00
4. Additional Claims fee of \$582.00
5. Assignment and fee of \$40.00
6. Substitute Drawings in compliance with 37 CFR \$1.84,
including Figures 1-29
7. Petition Under 37 CFR \$1.136(a) and fee of \$110.00 under
1.17(a)

A check in the amount of \$1,572.00 to cover the fees as listed above is enclosed.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

It is requested that the official filing receipt now be issued.

Respectfully submitted,
Lalos & Keegan



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